



Two Approaches to Repetitive Flood-Damaged Homes

Full Mitigation Best Practice Story

Mobile County, Alabama

Dauphin Island, AL - Only a year after they were built, the homes at 1301 and 1303 Chaumont experienced their first flood damage from Hurricane Camille in August 1969. After years of repetitive losses, however, Hurricane Ivan (2004) did no further damage to either home. The homeowners and the Town of Dauphin Island had taken action to permanently eliminate or reduce the flood risk to these structures.



Hurricane Camille brought 12 inches of water into the family home at 1301 Chaumont, causing over \$10,000 in damages. Over the 30 years the family lived in this home, they experienced many more floods. The flood damages doubled to \$20,000 when Hurricane Frederic (1979) brought three feet of water into the house. The flood damages continued to occur - 4 inches and \$4,500 in damages from Hurricane Elena (1995); 8 inches and \$12,000 in damages from Hurricane Danny (1997); and 9 inches and \$16,000 in damages from Hurricane Georges (1998).

The home at 1303 Chaumont also experienced repetitive flood damages. Hurricane Danny caused eight inches of flooding and \$7,000 in damages, and Hurricane Georges resulted in 12 inches of flooding. The ownership of the home had changed over the years with the most recent owner experiencing both of these significant floods.

Working with the Alabama Emergency Management Agency, the Town of Dauphin Island applied for and received grants to address both repetitive flood damaged homes. In 2001, the Town of Dauphin obtained a Federal and State grant to elevate the home at 1303 Chaumont. For approximately \$50,000, the home was elevated over 12 feet. In 2002, a grant was received through the Flood Mitigation Assistance (FMA) Program to acquire the home at 1301 Chaumont. The voluntary acquisition paid the homeowner the fair market value of the home. After demolition of the home, the land was deeded to the town and made into a neighborhood park.

On September 16, 2004, Hurricane Ivan brought a record 38 inches of flooding as a result of tidal surge. Without the property acquisition at 1301 Chaumont and elevation at 1303 Chaumont, the losses from Hurricane Ivan would have included substantial damage or destruction of these two family homes.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Alabama**

County: **Mobile County**

City/Community: **Dauphin Island**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Flooding; Hurricane/Tropical Storm**
Activity/Project Type: **Acquisition/Buyouts; Elevation, Structural**
Activity/Project Start Date: **08/2001**
Activity/Project End Date: **08/2002**
Funding Source: **Hazard Mitigation Grant Program (HMGP); State sources**
Funding Recipient: **Local Government**
Funding Recipient Name: **Town of Dauphin**

Activity/Project Economic Analysis

Cost: **\$50,000.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**
Federal Disaster #: **598 , 09/13/1979**
Value Tested By Disaster? **Yes**
Tested By Federal Disaster #: **No Federal Disaster specified**
Year First Tested: **2004**
Repetitive Loss Property? **Yes**

Reference URLs

Reference URL 1: **<http://www.floodsmart.gov>**
Reference URL 2: **<http://ema.alabama.gov>**

Main Points

- Received grants to elevate home and to acquire home; both were repetitive loss properties.
- In 2002, a grant was received through the Flood Mitigation Assistance (FMA) Program to acquire the home at 1301 Chaumont. The voluntary acquisition paid the homeowner the fair market value of the home. After demolition of the home, the land was deeded to the town and made into a neighborhood park.
- On September 16, 2004, Hurricane Ivan brought a record 38 inches of flooding as a result of tidal surge. Without the property acquisition at 1301 Chaumont and elevation at 1303 Chaumont, the losses from Hurricane Ivan would have included substantial damage or destruction of these two family homes.

